



Order Filed on December 20, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for: Rocket Mortgage, LLC f/k/a
Quicken Loans, LLC f/k/a Quicken Loans Inc.

In Re:

Nicholas J. Rossi
aka Nicholas Rossi
aka Nick Rossi

Debtor

Case Number: 21-16066-ABA

Judge: Andrew B. Altenburg, Jr.

Hearing Date(s): December 12, 2023 at 10:00
a.m.

Chapter: 13

Recommended Local Form



Followed



Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

DATED: December 20, 2023

A handwritten signature in black ink, appearing to read "ABJ", is written over a horizontal line.

Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Applicant:	Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.
Applicant's Counsel:	Steven Kelly
Debtor's Counsel:	Ronald E Norman
Property Involved ("Collateral"):	4 Brighton Pl, Sewell, NJ 08080-2302

Relief sought:

☒ Motion for relief from the automatic stay

☐ Motion to dismiss

☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for **n/a** months, from **n/a** to **n/a**.
- ☐ The Debtor is overdue for ___ payments at \$_____ per month.
- ☐ The Debtor is assessed for ___ late charges at \$_____ per month.
- ☐ Applicant acknowledges receipt of funds in the amount of \$_____ received after the motion was filed.

Total Arrearages Due \$0.00

2. Debtor must cure all post-petition arrearages, as follows:

- ☐ Immediate payment shall be made in the amount of \$_____ received. Payment shall be

made no later than _____.

☒ Beginning on **12/01/2023**, regular monthly mortgage payments shall continue to be made in the amount of **\$1,014.27**, or as adjusted by any timely filed Notice of Mortgage Payment Change in accordance with Fed. R. Bankr. P. 3002.1(b).

☐ Beginning on _____, additional monthly cure payments shall be made in the amount of \$ _____ for _____ months.

☐ The amount of \$ _____ shall be capitalized in the debtor's Chapter 13 plan. The debtor's monthly payment to the Chapter 13 Trustee is modified to be \$ _____ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

☐ Immediate payment: _____

☒ Regular monthly payment: **Rocket Mortgage, LLC f/k/a Quicken Loans, LLC**
f/k/a Quicken Loans Inc.
635 Woodward Avenue
Detroit, MI 48226

☐ Monthly cure payment: _____

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorneys' fees of \$1,050.00, and costs of \$188.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

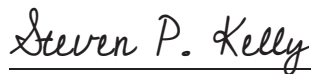
☐ to the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.



Ronald E Norman, Esquire

Counsel for Debtor



Steven Kelly, Esquire

STERN & EISENBERG, PC

Attorney for Movant

In re:
Nicholas J. Rossi
Debtor

Case No. 21-16066-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 20, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2023:

Recip ID	Recipient Name and Address
db	Nicholas J. Rossi, 4 Brighton Pl, Sewell, NJ 08080-2302

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Ronald E. Norman	on behalf of Debtor Nicholas J. Rossi rnorman@rnormanlaw.com ekonecsny@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com;norman.ronaldb115031@notify.bestcase.com;9070633420@filings.docketbird.com
Steven P. Kelly	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. skelly@sterneisenberg.com, bkccf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin

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Date Rcvd: Dec 20, 2023

Form ID: pdf903

Total Noticed: 1

TOTAL: 6